

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Kyanna Christine Johnson</u> | Social Security number or ITIN | xxx-xx-5915 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-13632-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kyanna Christine Johnson

5/31/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kyanna Christine Johnson
 Debtor

Case No. 19-13632-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 66

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db +Kyanna Christine Johnson, 6 Hoover Drive, Brick, NJ 08724-3208
 cr +Capital One Auto Finance AIS Portfolio Services LP, 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 cr +United Teletch Financial FCU, McKenna, DuPont Higgins & Stone,
 229 Broad Street, PO Box 610, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
 518042347 +Ally, c/o Tate & Kirlin Associates, Inc., Ste. 240, 580 Middletown Blvd,
 Langhorne, PA 19047-1827
 518042359 +Children Of Ame, c/o American Collections Enterprise Inc, Attn: Bankruptcy, Po Box 30096,
 Alexandria, VA 22310-8096
 518042360 +Children of Ame, c/o American Collections Enterprise Inc, 205 S Whiting St Ste 500,
 Alexandria, VA 22304-3632
 518042361 +Court Officer - George Herbert, PO box 181, Avon by the Sea, NJ 07717-0181
 518042362 +Credit Acceptance, 136 Ganther Drive, Suite 100, Mount Laurel, NJ 08054-1725
 518042364 +East Coast Lakeview Terrace, c/o National Credit Audit Corporation, 12770 Coit Rd Ste 100,
 Dallas, TX 75251-1317
 518042365 +East Coast Lakeview Terrace, c/o National Credit Audit Corporation, Attn: Bankruptcy Dept.,
 P.O. Box 515489, Dallas, TX 75251-5489
 518042363 East Coast Lakeview Terrace, c/o Karen Harrison-Bowers, Morgan Properties,
 2 South Ave., West W411, Cranford, NJ 07016
 518042370 Ezpass Violations, PO Box 15186, Albany, NY 12212-5186
 518042373 Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
 518042380 MTA Bridges and Tunnels, PO Box 15618, Wilmington, DE 19850-5618
 518042375 +Majr Financial Corpora, 7951 W Mississippi, Lakewood, CO 80226-4357
 518042377 +Monmouth County Superior Court, Special Civil Part - DC-009114-16, 71 Monument Park,
 Freehold, NJ 07728-1747
 518042376 +Monmouth County Superior Court, Special Civil Part - LT-001171-18, 71 Monument Park,
 Freehold, NJ 07728-1747
 518042378 +Monmouth County Superior Court, Special Civil Part - LT-002852-18, 71 Monument Park,
 Freehold, NJ 07728-1747
 518042381 NCAC, PO Box 515489, Dallas, TX 75251-5489
 518042382 New Jersey Turnpike Authority, Violations Processing Center, Trenton, NJ 08650
 518042383 +Pine Belt Enterprises, c/o Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
 518042384 +Pine Belt Enterprises, Inc., 1088 Rt. 88, Lakewood, NJ 08701-4512
 518042386 +Red Bank Veterinary Hospital, c/o TekCollect, Business Office, PO Box 1269,
 Columbus, OH 43216-1269
 518042387 +Red Bank Veterinary Hospital, 197 Hance Avenue, Tinton Falls, NJ 07724-2764
 518042388 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
 Charlotte, NC 28219-9409
 518042389 +RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 518042391 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
 P.O. Box 245, Trenton, NJ 08695-0245)
 518042390 +State of Maryland, Central Collection Unit, Fifth Floor Certifications,
 300 West Preston St., Baltimore, MD 21201-2307
 518042392 +The Home Depot, c/o Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518042395 The Port Authority of NJ & NY, Violations Processing Center, PO Box 15186,
 Albany, NY 12212-5186
 518042396 United Teletch Federal Credit Union, 205 Hance Avenue, Eatontown, NJ 07724-2764
 518042397 +United Teletch Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764
 518042398 United Teletch Financial, PO Box 37603, Philadelphia, PA 19101-0603
 518042404 Wells Fargo, PO Box 54180, Los Angeles, CA 90054-0180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jun 01 2019 03:53:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Jun 01 2019 03:53:00 Exeter Finance, LLC, Hogan Data Operations,
 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
 518042348 +EDI: GMACFS.COM Jun 01 2019 03:53:00 Ally, P.O. Box 130424, Saint Paul, MN 55113-0004
 518042349 +EDI: WFNBN.COM Jun 01 2019 03:53:00 Big Lot, c/o Comenitycapital, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 518042350 +EDI: WFNBN.COM Jun 01 2019 03:53:00 Big Lot, c/o Comenitycapital, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 518042353 +EDI: CAPITALONE.COM Jun 01 2019 03:53:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 518042352 +EDI: CAPITALONE.COM Jun 01 2019 03:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 66

Date Rcvd: May 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518042354 +EDI: CAPONEAUTO.COM Jun 01 2019 03:53:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
518042355 EDI: CAPONEAUTO.COM Jun 01 2019 03:53:00 Capital One Auto Finance, PO Box 60511,
City of Industry, CA 91716-0511
518053123 +EDI: AISACG.COM Jun 01 2019 03:53:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518042356 +E-mail/Text: bzhern@celticbank.com Jun 01 2019 00:36:52 Celtic Bank, c/o Genesis Bc,
Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
518042357 +EDI: PHINGENESIS Jun 01 2019 03:53:00 Celtic Bank, c/o Genesis Bc, Po Box 4499,
Beaverton, OR 97076-4499
518042358 +E-mail/Text: bzhern@celticbank.com Jun 01 2019 00:36:52 Celtic Bank,
268 S State St Ste 300, Salt Lake City, UT 84111-5314
518042367 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 01 2019 00:41:51 Exeter Finance Corp,
Po Box 166097, Irving, TX 75016-6097
518042366 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 01 2019 00:41:50 Exeter Finance Corp,
Po Box 166008, Irving, TX 75016-6008
518042368 E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 01 2019 00:41:51 Exeter Finance LLC,
PO Box 204480, Dallas, TX 75320-4480
518050637 +EDI: AISACG.COM Jun 01 2019 03:53:00 Exeter Finance LLC, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518042369 EDI: RMCB.COM Jun 01 2019 03:53:00 Ezpass Violations, c/o RMCB, PO Box 1235,
Elmsford, NY 10523-0935
518042371 +EDI: BLUESTEM Jun 01 2019 03:53:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
Saint Cloud, MN 56395-1250
518042372 +EDI: BLUESTEM Jun 01 2019 03:53:00 Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
518042374 EDI: IRS.COM Jun 01 2019 03:53:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
518042379 +E-mail/Text: bankruptcydepartment@tsico.com Jun 01 2019 00:36:19 MTA Bridges and Tunnels,
c/o Transworld Systems Inc., 5626 Frantz Rd., Dublin, OH 43017-1559
518042385 +E-mail/Text: kmorgan@morganlaw.com Jun 01 2019 00:36:21
Pine Belt Enterprises/Credit Acceptance, c/o Morgan Bornstein & Morgan,
1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229
518042393 +EDI: CITICORP.COM Jun 01 2019 03:53:00 The Home Depot, c/o Citibank, Po Box 6497,
Sioux Falls, SD 57117-6497
518042394 +EDI: CITICORP.COM Jun 01 2019 03:53:00 The Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
518042399 +EDI: VERIZONCOMB.COM Jun 01 2019 03:53:00 Verizon, Attn: Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518042400 +EDI: VERIZONCOMB.COM Jun 01 2019 03:53:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225
518042401 +EDI: WFNNB.COM Jun 01 2019 03:53:00 Victoria Secret, c/o Comenity Bank,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518042402 +EDI: WFNNB.COM Jun 01 2019 03:53:00 Victoria Secret, c/o Comenity Bank, Po Box 182789,
Columbus, OH 43218-2789
518042403 +EDI: WFNNB.COM Jun 01 2019 03:53:00 Victorias Secret, P.O. Box 659728,
San Antonio, TX 78265-9728

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518046761 Lonnie Coleman, Unknown
aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
518042351 ##+Big Lots, 300 Phillipi Rd., Columbus, OH 43228-1310

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor Roundpoint Mortgage Servicing Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,
dana@redbanklaw.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Kyanna Christine Johnson bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 6